

HCS HB 388 -- FREEDOM TO CHOOSE HEALTH CARE ACT

SPONSOR: Messenger

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Insurance Policy by a vote of 9 to 2. Voted "Do Pass" by the Standing Committee on Rules- Legislative Oversight by a vote of 10 to 0 with 1 present.

This bill establishes the "Missouri Freedom to Choose Health Care Act" and requires health carriers to annually submit a list of their medicare rates or capitated rates for covered services to the Department of Insurance who shall post the information on the department's website.

Health carriers are required to contract with any Missouri provider who is willing to meet the terms and conditions established for such health benefit plan, including the MO HealthNet and Medicare programs.

Health care providers are required to provide every patient with information on every medical facility the provider has privileges at and shall provide the services at the medical facility of the patient's choosing.

Any health carrier authorizing a claim for reimbursement for a health care service provided shall make full payment on such claim. A health carrier shall not authorize payment for health care services in this state and then refuse to pay for such services or refuse to pay the full amount that it authorized.

The provisions of this bill do not apply to voluntary insurance products.

This bill is similar to HB 2537 (2016).

PROPONENTS: Supporters say that the bill will require health carriers to contract with any willing provider which will help the consumer to get better service at a cheaper cost.

Testifying for the bill were Representative Messenger; Missouri Ambulatory Surgery Association; Signature Medical Group; Missouri Dermatologist; Missouri Academy of Family Physicians; Missouri State Chiropractor Association; and Missouri State Medical Association.

OPPONENTS: Those who oppose the bill say that this bill will not lead to lower rates or better products and will make it more difficult to operate and to provide consumers with products that

they want.

Testifying against the bill were Blue Cross Blue Shield of Kansas City; Missouri Insurance Coalition; Anthem, BlueCross BlueShield; and United Healthcare Services, Inc.